

**Information to identify the case:**

Debtor 1	<u>Meghan E. Thompson</u>	Social Security number or ITIN	<b>xxx-xx-5238</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-20853-CMB</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Meghan E. Thompson  
fka Meghan E. Moore

10/2/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Meghan E. Thompson  
 Debtor

Case No. 19-20853-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Oct 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2019.

db  
 15004911 +Meghan E. Thompson, 534 Dorchester Drive, Mars, PA 16046-4704  
 Christopher J. Albert, Esquire, Grenen & Birsic, P.C., One Gateway Center, 9th Floor,  
 Pittsburgh, PA 15222  
 15004912 +Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
 15004913 +Michael D. Lazzaro, Esquire, 127 North Main Street, Greensburg, PA 15601-2403  
 15004914 +Refresh Dental, 1302 Freedom Road, Cranberry Twp, PA 16066-5016  
 15004915 +Scott R. Baird, 321835 Skidmore Drive, Greensburg, PA 15601-5574  
 15014022 Yvonne M. Cornell, c/o Christopher J. Albert, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 15004916 +Yvonne M. Cornell, 504 Whitehaven Court, Chesapeake, VA 23325-4422

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 03 2019 02:57:52 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Oct 03 2019 06:43:00 Capital One Auto Finance, a division of Capital On,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 cr EDI: BL-TOYOTA.COM Oct 03 2019 06:43:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
 15004908 +E-mail/Text: bankruptcy@usecapital.com Oct 03 2019 02:58:43 Capital Accounts, LLC,  
 PO Box 140065, Nashville, TN 37214-0065  
 15004909 EDI: CAPITALONE.COM Oct 03 2019 06:43:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15004910 +EDI: CAPONEAUTO.COM Oct 03 2019 06:43:00 Capital One Auto Finance, PO Box 60511,  
 City of Industry, CA 91716-0511

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Toyota Motor Credit Corporation  
 cr Yvonne M. Cornell

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2019 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Meghan E. Thompson bthompson@ThompsonAttorney.com,  
 blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
 hompsonattorney.com;bamsley@thompsonattorney.com;mswenson@thompsonattorney.com  
 Christopher Joseph Albert on behalf of Creditor Yvonne M. Cornell calbert@grenenbirsic.com,  
 mcupec@grenenbirsic.com  
 James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
 Jon M. Lewis on behalf of Plaintiff Scott R. Baird JLewis@mshblaw.com,  
 BShafra@mshblaw.com;jonlewislaw@yahoo.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6